Amendments to the Claims

Please amend the claims as follows:

1. (Previously presented) A computer implemented method for facilitating a transaction between a subscriber and a vendor through an intermediary, said method comprising the steps of:

a)   receiving at said intermediary personal information from said subscriber to establish a user account;

b)   storing said personal information for subsequent access;

c)   receiving at said intermediary a request from said subscriber to access said user account, whereupon said subscriber's identity is verified by said intermediary against said personal information;

d)   responsive to successful verification of said subscriber's identity, said intermediary conducting a transaction with said vendor on behalf of said subscriber pursuant to said subscriber's instruction, wherein said transaction is conducted utilizing information about said intermediary and without disclosing said personal information about said subscriber to said vendor; and

e)   notifying said subscriber upon completion of said transaction.

2. (Original) The method as recited in Claim 1 further comprising the step of preparing an account activity statement for said subscriber, wherein said account activity statement includes information about transactions completed through said user account during a statement period.

3. (Original) The method as recited in Claim 1 further comprising the steps of:

f)   receiving at said intermediary an item ordered from said vendor on behalf of said subscriber pursuant to said subscriber's instruction; and

g)   billing said subscriber for services rendered.

4. (Original) The method as recited in Claim 3 further comprising the steps of notifying said subscriber upon receipt of said item; and holding said item for pick-up by said subscriber.

5. (Original) The method as recited in Claim 3 further comprising the step of shipping said item to said subscriber.

6. (Original) The method as recited in Claim 3 further comprising the steps of receiving at said intermediary a post-delivery request from said subscriber, said post-

delivery request relating to said item; and handling said post-delivery request on behalf of said subscriber.

7. (Original) The method as recited in Claim 6 wherein said post-delivery request is selected from the group consisting of a return request, a repair request, an exchange request, a warranty submission request, and a rebate request.

8. (Original) The method as recited in Claim 1 further comprising the steps of maintaining at said intermediary rating information about said vendor; and providing said rating information to said subscriber.

9. (Original) The method as recited in Claim 1 wherein said intermediary provides purchase financing to said subscriber in said transaction.

10. (Original) The method as recited in Claim 1 wherein said transaction is conducted over the Internet.

11. (Previously presented) A computer system comprising a processor coupled to a bus and a memory unit coupled to said bus, said memory unit having stored therein

instructions that when executed implement a method for facilitating a transaction between a subscriber and a vendor through an intermediary, said method comprising the steps of:

a)   receiving at said intermediary a request from said subscriber to access a user account, whereupon said subscriber's identity is verified by said intermediary against personal information stored by said intermediary;

b)   responsive to successful verification of said subscriber's identity, said intermediary conducting a transaction with said vendor on behalf of said subscriber pursuant to said subscriber's instruction, wherein said transaction is conducted utilizing an account of said intermediary and without disclosing said personal information about said subscriber to said vendor; and

c)   notifying said subscriber upon completion of said transaction.

12. (Original) The computer system as recited in Claim 11 wherein said method further comprises the step of preparing an account activity statement for said subscriber, said account activity statement including information about transactions completed through said user account during a statement period.

13. (Previously presented) The computer system as recited in Claim 11 wherein said method further comprises the steps of:

d)   receiving at said intermediary an item ordered from said vendor on behalf of said subscriber pursuant to said subscriber's instruction; and

e)   billing said subscriber for services rendered.

14. (Original) The computer system as recited in Claim 13 wherein said method further comprises the steps of notifying said subscriber upon receipt of said item; and holding said item for pick-up by said subscriber.

15. (Original) The computer system as recited in Claim 13 wherein said method further comprises the step of shipping said item to said subscriber.

16. (Original) The computer system as recited in Claim 13 wherein said method further comprises the steps of receiving at said intermediary a post-delivery request from said subscriber, said post-delivery request relating to said item; and handling said post-delivery request on behalf of said subscriber.

17. (Original) The computer system as recited in Claim 16 wherein said post-delivery request is selected from the group consisting of a return request, a repair request, an exchange request, a warranty submission request, and a rebate request.

18. (Original) The computer system as recited in Claim 11 wherein said method further comprises the steps of maintaining at said intermediary rating information about said vendor; and providing said rating information to said subscriber.

19. (Original) The computer system as recited in Claim 11 wherein said intermediary provides purchase financing to said subscriber in said transaction.

20. (Original) The computer system as recited in Claim 11 wherein said transaction is conducted over the Internet.

21. (Previously presented) A computer system for facilitating a transaction between a subscriber and a vendor through an intermediary, said computer system comprising:

input means for receiving at said intermediary personal information from said subscriber to establish a user account;

storage means for storing said personal information for subsequent access;

said input means also for receiving at said intermediary a request from said subscriber to access said user account, whereupon said subscriber's identity is verified by said intermediary against said personal information;

means for enabling said intermediary to conduct a transaction with said vendor on behalf of said subscriber pursuant to said subscriber's instruction responsive to successful verification of said subscriber's identity, wherein said transaction is conducted utilizing an account of said intermediary and without disclosing said personal information about said subscriber to said vendor; and

notification means for notifying said subscriber upon completion of said transaction.

22. (Original) The computer system as recited in Claim 21 further comprising means for preparing an account activity statement for said subscriber, wherein said account activity statement includes information about transactions completed through said user account during a statement period.

23. (Original) The computer system as recited in Claim 21 wherein said input means is also for receiving at said intermediary an item ordered from said vendor on

behalf of said subscriber pursuant to said subscriber's instruction, and wherein said computer system further comprises means for billing said subscriber for services rendered.

24. (Original) The computer system as recited in Claim 23 wherein said notification means is also for notifying said subscriber upon receipt of said item, and wherein said computer system further comprises means for holding said item for pick-up by said subscriber.

25. (Original) The computer system as recited in Claim 23 further comprising shipping means for shipping said item to said subscriber.

26. (Original) The computer system as recited in Claim 23 wherein said input means is also for receiving at said intermediary a post-delivery request from said subscriber, said post-delivery request relating to said item, and wherein said computer system further comprises means for handling said post-delivery request on behalf of said subscriber.

27. (Original) The computer system as recited in Claim 26 wherein said post-delivery request is selected from the group consisting of a return request, a repair request, an exchange request, a warranty submission request, and a rebate request.

28. (Original) The computer system as recited in Claim 21 wherein said transaction is conducted over the Internet.

29. (Previously Presented) The method as recited in Claim 1 wherein said transaction comprises purchasing an item.

30. (Previously Presented) The method as recited in Claim 2 wherein said transaction comprises conducting a financial transaction.